Case 18-22198	Doc 1 Filed 08/07/18 Document	Entered 08 Page 1 of 5	3/07/18 14:47:43 50	
Fill-in this information to iden			UNITED STATE NORTHERN I	S BANKRUPTCY COURT DISTRICT OF ILLINOIS
Northern District of lillinois			AIIC	07 2018
Case number (if known):	Chapter you an	e filing under	AUU	V 1 ZUIO
All the state of t	Chapter 7 Chapter 11 Chapter 12 Chapter 13		JEFFREY P. A	LLSTEADT, CLERK Check if this is an amended filing
Official Form 101				
Voluntary Pet	ition for Individu	uals Filii	ng for Bank	ruptcy 12/17
Debtor 2 to distinguish between same person must be Debtor 1 Be as complete and accurate a	s possible. If two married people are seded, attach a separate sheet to this	ouses must report filing together, bo	information as <i>Debtor 1</i> a th are equally responsible	nd the other as <i>Debtor 2</i> . The
	About Debtor 1:		About Debtor 2 (Sp	ouse Only in a Joint Case):
1. Your full name				
Write the name that is on your government-issued picture	MILAGROS		•	
identification (for example, your driver's license or	First name	·	First name	
passport).	Middle name		Middle name	
Bring your picture	FERNANDEZ Last name	7-1-11-11-11-11-11-11-11-11-11-11-11-11-	Last name	
identification to your meeting with the trustee.			Last Haine	
	Suffix (Sr., Jr., II, III)		Suffix (Sr., Jr., II, III)	
2. All other names you have used in the last 8				
years	First name		First name	
Include your married or maiden names.	Middle name		Middle name	**************************************
	Last name		Last name	
•	First name		First name	
•	Middle name		Middle name	The state of the s
	Last name		Last name	
3. Only the last 4 digits of your Social Security	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		XXX XX	
Individual Taxpayer			OR Oww. ww	
Identification number (ITIN)	9 xx - xx		9 xx - xx	

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Debtor 1

MILAGROS

FERNANDEZ

Case number (# imown)_

	About Debtor 1:		About Debtor 2 (Spouse Only in	a Joint Case):	
i. Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any busing	ness names or EINs.	I have not used any business names or EINs.		
the last 8 years	Business name		Business name		
Include trade names and doing business as names	Business name		Business name		
	EIN		EIN		
	EIN		EN	***	
Where you live		kstrak tötenda kstakti. Tradit (Fasa) til egit att ut halanda sama kstaktion vitt andetsa kstaktion vitt andetsa	If Debtor 2 lives at a different add	ress:	
	3747 W. Diversey Ave. Number Street		Number Street		
	Chicago	IL 60647			
	City Cook	State ZIP Code	City	itate ZIP Code	
	County		County	······································	
	If your mailing address is di above, fill it in here. Note the any notices to you at this mail	at the court will send	if Debtor 2's malling address is dif yours, fill it in here. Note that the c any notices to this mailing address.	fierent from ourt will send	
	Number Street	The second secon	Number Street		
	P.O. Box		P.O. Box		
	City	State ZIP Code	City	tate ZIP Code	
Why you are choosing	Check one:	to space for similar to committee and the material state and in the following in the state of the state for the state of t	Check one:	and Challement) of the art had resemble to Supregen registration with an extension	
this district to file for bankruptcy	Over the last 180 days bef I have lived in this district I other district.	fore filing this petition, longer than in any	Over the last 180 days before filin I have lived in this district longer to other district.	g this natio n.	
	I have another reason. Exp (See 28 U.S.C. § 1408.)	plain.	I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1

MILAGROS
First Name Middle Name

FERNANDEZ

Case number (Viknown)

D.	art 2h Tell the Court Abo	ut Your B	is non	Csee					
	The chapter of the Bankruptcy Code you	Check o	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file under	Cha	☑ Chapter 7						
	W.140*	☐ Cha	pter 11						
		☐ Cha	pter 12						
	· · · · · · · · · · · · · · · · · · ·	Cha	pter 13			**************************************			
8.	How you will pay the fee	ioca your subr with I nec Appr I req By la less pay	I court for make it, you make it in green to pay the court for the court in the court for the court in the court for the court for it.	nore details about ay pay with cash, payment on your ed address. The fee in installment individuals to Paymy fee be waived may, but is not reof the official powerstallments). If you	t how you may cashier's contents. If you may equired to, werty line that u choose the	nay pay. Typical theck, or money ur attorney may u choose this or Fee in Installme request this optivative your fee, at applies to you his option, you m	eck with the clerk's office in your ly, if you are paying the fee order. If your attorney is pay with a credit card or check official, sign and attach the ents (Official Form 103A). Ition only if you are filing for Chapter 7, and may do so only if your income is ar family size and you are unable to bust fill out the Application to Have the with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	☑ No ☐ Yes.	District District		When When When	MM / DD / YYYY	Case number Case number Case number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	☑ No ☐ Yes.					Relationship to you Case number, if known		
	affiliate?						Relationship to you Case number, if known		
11.	Do you rent your residence?	□ No. ☑ Yes.	No. Go	ndlord obtained an to line 12.			? Against You (Form 101A) and file it as		

part of this bankruptcy petition.

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MILAGROS FERNANDEZ Debtor 1 Case number (Filmoun) Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole proprietor 2 No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any Z No property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number

City

ZIP Code

State

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Debtor 1

MILAGROS

FERNANDEZ

Case number (# inown)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

16. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Debtor	

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
 - I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
 - ☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability cause me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-22198 Doc 1 Filed 08/07/18 Entered 08/07/18 14:47:43 Desc Main Document Page 6 of 50

Debtor 1

MILAGROS

FERNANDEZ

Case number (Vancon)

. What kind of debts do you have?	16a. Are your debts prima as "incurred by an individu	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
you nave?	No. Go to line 16b. Ves. Go to line 17.					
	16b. Are your debts prima: money for a business or ir	rily business debts? Business debts and the operation of the	are debts that you incurred to obtain business or investment.			
	No. Go to line 16c. Yes. Go to line 17.					
		u owe that are not consumer debts or bus	iness debts.			
r. Are you filing under Chapter 7?	No. 1 am not filling under C	hapter 7. Go to line 18.				
Do you estimate that aft any exempt property is	er 🛭 Yes. I am filing under Chap administrative expens	ter 7. Do you estimate that after any exen es are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
excluded and	2 No					
administrative expenses are paid that funds will I available for distribution to unsecured creditors?	e Li Yes		nountscurranges in the first of the county in the state of the state o			
. How many creditors do	2 1-49	1,000-5,000	25,001-50,000			
you estimate that you owe?	☐ 50-99	5,001-10,000	50,001-100,000 More than 100,000			
GWe r	☐ 100-199 ☐ 200-999	10,001-25,000	More than 100,000			
o. How much do you	2 \$0-\$50,000	2 \$1,000,001-\$10 million	\$500,000,001-\$1 billion			
estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion			
be worth?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
). How much do you	22 so-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	31,000,000,001-\$10 billion			
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
	■ \$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion			
arti7: Sign Below						
ог уоч	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and			
	if I have chosen to file under C of title 11, United States Code. under Chapter 7.	hapter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ich chapter, and I choose to proceed			
	If no attorney represents me a this document, I have obtained	nd I did not pay or agree to pay someone I and read the notice required by 11 U.S.C	who is not an attorney to help me fill out c. § 342(b).			
	*	with the chapter of title 11, United States (
	I understand making a false st with a bankruptcy case can red 18 U.S.C. §§ 152, 1341, 1519,	atement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonment and 3571.	rmoney or property by fraud in connection in the			
	Signature of Debtor 7	Signatur	e of Debtor 2			
		U				
	Executed on $8/01/20$	118 Execute	d on			

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Debtor 1

MILAGROS

FERNANDEZ

Case number or many

For you if you are filing this bankruptcy without an attorney

if you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you swere that filing for hanks when is a serie	•
consequences?	us action with long-term financial and legal
□ No ☑ Yes	•
Are you aware that bankruptcy fraud is a serious inaccurate or incomplete, you could be fined or in No Yas	
	an attorney to help you fill out your bankruptcy forms?
	e, Declaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand have read and understood this notice, and I am a attorney may cause me to lose my rights of prope	ware that filing a bankruptcy case without an
have read and understood this notice, and I am a	ware that filing a bankruptcy case without an
have read and understood this notice, and I am at attorney may cause me to lose my rights on proper Milliam Tourney May Cause Milliam Tourney May Cause Milliam Tourney Millia	ware that filing a bankruptcy case without an
have read and understood this notice, and I am a attorney may cause me to lose my rights of prope	ware that filing a bankruptcy case without an erry if I do not properly handle the case.
have read and understood this notice, and I am at attorney may cause me to lose my rights of proper Military Character Signature of Debtor 8/01/2018	ware that filing a bankruptcy case without an arriy if I do not properly handle the case. Signature of Debtor 2
have read and understood this notice, and I am at attorney may cause me to lose my rights on proper signature of Debtor 1 Date 8/01/2018 MM/DD /YYYY	ware that filing a bankruptcy case without an arriv if I do not properly handle the case. Signature of Debtor 2 Date MM / DD / YYYY

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Fill in this in	formation to iden	tify your case:		
Debtor 1	MILAGROS		FERNANI	EZ
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, If filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for t	the: Northern District of Illi	inois	
Case number	RE L		*************************************	
	(If known)			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Paris II: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	_
ta. Copy line 55, Total real estate, from Schedule A/B	<u>.</u> \$
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,546.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>5,546.00</u>
Parti 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	<u>.</u> \$
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ 3,173.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 31,433.00
Your total liabilities	\$ <u>34,606.00</u>
Particle Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	s 2,250.00
Copy your combined monthly income from line 12 of Schedule I	•
5. Schedule J: Your Expenses (Official Form 106J)	2,246.00
Copy your monthly expenses from line 22c of Schedule J	6 Z.Z40.GU

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Debtor 1

MILAGROS

FERNANDEZ

Case number (# known)

ř.	27114: Answer These Questions for Administrative and Statistical I	Records	
6.	3. Are you filing for bankruptcy under Chapters 7, 11, or 13?		
	No. You have nothing to report on this part of the form. Check this box and sult Yes		
7.	7. What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incur family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistic	rred by an individual primarily for a personal, tical purposes. 28 U.S.C. § 159.	
	Your debts are not primarily consumer debts. You have nothing to report o this form to the court with your other schedules.		
8.	3. From the Statement of Your Current Monthly Income: Copy your total current in Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.		2
9.	Copy the following special categories of claims from Part 4, line 6 of Schedu From Part 4 on Schedule E/F, copy the following:	tie E/F: Total claim	
	9a. Domestic support obligations (Copy line 6a.)	\$	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	s3,173.00	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	
	9d. Student loans. (Copy line 6f.)	s8,060.00	
	9e. Obligations arising out of a separation agreement or divorce that you did not repriority claims. (Copy line 6g.)	report as §	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h	h.) + \$	
	9g. Total . Add lines 9a through 9f.	s11,233.00	
	,		

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Fill in this	s information to identify your case and th	is filing:		
Debtor 1	MILAGROS FERNA	NDEZ		
Deptor i	First Name Middle Name	Last Name		
Debtor 2 (Spouse, if fil	iing) First Name Middle Name	Last Name		
	_	f Winnie		
United Stat	tes Bankruptcy Court for the: Northern District of	i mirois		
Case numb	ber			Check if this is an
				amended filing
066-1	al Farma 400A/D			
Offici	al Form 106A/B			
Sch	edule A/B: Proper	ty		12/15
category responsi write you Part it	where you think it fits best. Be as compible for supplying correct information. If i ur name and case number (if known). Ans Describe Each Residence, Building	j, Land, or Other Real Estate You Own or Hav	e are filing together, bot is form. On the top of a re an interest in	th are equally
1. Do you	u own or have any legal or equitable inter	est in any residence, building, land, or similar prop	arty?	
	o. Go to Part 2.			
☐ Ye	s. Where is the property?	What is the property? Check all that apply.		tara an arranationa D.A
		☐ Single-family home	Do not deduct secured cla the amount of any secured	d claims on Schedule D:
1.1.	Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clain	ns Secured by Property.
	Street address, if available, or other description	Condominium or cooperative	Current value of the	Current value of the
		Manufactured or mobile home	entire property?	portion you own?
		- Q Land	\$	\$
		Investment property Timeshare	Describe the nature of	of your ownership
	City State ZIP Code	Other	interest (such as fee the entireties, or a life	
		Who has an interest in the property? Check one.		
		Debtor 1 only		
	County	Debtor 2 only	Check if this is co	mmunity nmnerty
		Debtor 1 and Debtor 2 only	(see instructions)	annumy property
		At least one of the debtors and another Other information you wish to add about this it	om euch as local	
		property identification number:	unit, such as local	
lf vou	own or have more than one, list here:			
•		What is the property? Check all that apply.	Do not deduct secured cla	
		Single-family home	the amount of any secure Creditors Who Have Clair	
1.2.	Street address, if available, or other description	Duplex or multi-unit building		• • •
		Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
		- D Land	•	\$
		☐ Investment property	¥	
	City State ZIP Cod	_	Describe the nature of interest (such as fee	of your ownership simple, tenancy by
	City State ZiP Cod	Other	the entireties, or a life	
		Who has an interest in the property? Check one.		
		Debtor 1 only		
	County	Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is co	mannih senah
		Debtor 1 and Debtor 2 only At least one of the debtors and another	(see instructions)	инанинку ргорегту
			•	
		Other information you wish to add about this its property identification number:	m, such as local	

Debtor 1	MILAGROS	Name Last Name	NDEZ Case number (#)	(KWII)	
1.3.			What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an Interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured cit the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$ of your ownership simple, tenancy by e estate), if known.
Add (the dollar value of the p have attached for Part	portion you own for a 1. Write that number (Other information you wish to add about this its property identification number: If of your entries from Part 1, including any entries here.	s for pages	\$
art 2:	Describe Your \				
o you own	own, lease, or have leg that someone else drive , vans, trucks, tractors, lo	al or equitable interests. If you lease a vehicle	st in any vehicles, whether they are registered or le, also report it on Schedule G: Executory Contracts a, motorcycles	not? Include any vehicle: and Unexpired Leases.	S
o you own	own, lease, or have leg that someone else drive , vans, trucks, tractors,	al or equitable interests. If you lease a vehicle	e, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases. Do not deduct secured clatte amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 3,146.00	airns or exemptions. Put d claims on <i>Schedule D</i> :

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FERNANDEZ PROPERT Page 12 of 50 **MILAGROS** Debtor 1 Case number (# Impun) Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Make: 3.3. the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year. Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Z No Yes Who has an interest in the property? Check one. 41 Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Other information: At least one of the debtors and another entire property? portion you own? Check if this is community property (see instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. 4.2 Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages 3.146.00 you have attached for Part 2. Write that number here

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Part 3:

MILAGROS

FERNANGE Prent

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Debtor 1

Describe Your Personal and Household Items

F	Current val cortion you to not deduce r exemptions	i own? t secured claims
The state of the s	\$	500.00
	\$	250.00
- company	\$	
	\$	
	\$	
	\$	1,000.00
The same of the sa	\$	250.00
That Private Name (\$	
	\$	

			or exemption:	5.
6.	Household goods and f	umishings		
	Examples: Major applian	ces, furniture, linens, china, kitchenware		
	□ No :			
	Yes. Describe	Various Furniture	\$	500.00
7.	Electronics			
	Examples: Televisions a collections; el	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ectronic devices including cell phones, cameras, media players, games		
	□ No			
	Yes. Describe	Various electronics	\$	250.00
e	Collectibles of value			
٠.		figurines; paintings, prints, or other artwork; books, pictures, or other art objects;		
	stamp, coin, o	or baseball card collections; other collections, memorabilia, collectibles	numa ki menug	
	Yes. Describe		\$	
9.	Equipment for sports as	nd hobbies		
	Examples: Sports, photo	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes carpentry tools; musical instruments		
	2 No			
	Yes. Describe		\$	
	and the second s			
10	Firearms			
	Examples: Pistols, rifles, No	shotguns, ammunition, and related equipment		
	Yes. Describe		\$	
11	. Clothes	·		
	Examples: Everyday clot	hes, furs, leather coats, designer wear, shoes, accessories		
	□ No			
	Yes, Describe	Various everyday clothes, shoes, accessories	\$	1,000.00
) 		i	
12	Jewelry	the state of the s		
	Examples: Everyoay jew gold, silver	elry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	□ No			
			s	250.00
	Yes, Describe	Everyday jewelry		
13	. Non-farm animals			
	Examples: Dogs, cats, bi	irds, horses		
	☑ No		and a second	
	Yes. Describe		Ś	
	163. 5666.		<u>-</u>	
14	.Any other personal and	household items you did not already list, including any health alds you did not list		
	2 No			
	Yes. Give specific		\$	
	information			
15		all of your entries from Part 3, including any entries for pages you have attached	\$	2,000.00
		imber here	> L <u>*********</u>	

Schedule A/B: Property

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Debtor 1

MILAGROS

FERN ROSEPhent

Page 14 of 50 Case number (# known).

First Name

Do you own or have any	riegal or equitable interest in	any of the following?		portion y	uct secured claims
16. Cash Exemples: Money you No	have in your wallet, in your hor	ne, in a safe deposit box, and on hand when you	file your petition		
			Cash:	\$	200.00
and other s		unts; certificates of deposit; shares in credit union ultiple accounts with the same institution, list eac		,	
No Yes		Institution name:			
	17.1. Checking account:	Chase Bank		\$	200.00
	17.2. Checking account:			\$	
	17.3. Savings account:			\$	
	17.4. Savings account:			\$	
	17.5. Certificates of deposit:			\$	
	17.6. Other financial account:	***************************************		\$	
	17.7. Other financial account:		***************************************	\$	
	17.8. Other financial account:				
	17.9. Other financial account:		.,,,,		
· · · · · · · · · · · · · · · · · · ·	, or publicly traded stocks , investment accounts with brok Institution or issuer name:	erage firms, money market accounts			
					
	***************************************		**************************************	• •	
19. Non-publicly traded of an LLC, partnership,		rated and unincorporated businesses, includi	ing an interest in		
Z No	Name of entity:		% of ownership:		
Yes. Give specific			0%%	\$	
information about			0% «	•	

0%

Doc 1 Filed 08/07/18 Case 18-22198 Entered 08/07/18 14:47:43 Desc Main FERNANDEZ PROPERT Page 15 of 50 Case number (if tonown) **MILAGROS** Debtor 1 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. **1** No Yes. Give specific Issuer name: information about them..... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Z No Yes. List each Institution name: account separately. Type of account: 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others A No **Q** Yes..... Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: ____ Prepaid rent Telephone: Water. Rented furniture: Other:

Annuities (A contract for	r a periodic payment of money to you, either for life or for a number of years)	
☑ No		
☐ Yes	Issuer name and description:	
		\$
		\$
		p

Case 18-22198 Doc 1 Filed 08/07/18 Entered 08/07/18 14:47:43 FERNANDEZ ment Page 16 of 50 **MILAGROS** Debtor 1 Case number (# Imoun) 24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Z No ☐ Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit MO No Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Z No Yes. Give specific information about them.... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Z No ☐ Yes. Give specific information about them.... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you Z No ☐ Yes. Give specific information Federal: about them, including whether you already filed the returns State: and the tax years. Local: 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No No Yes. Give specific information..... Alimony: Maintenance: Support: Divorce settlement: Property settlement: 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else **2** No Yes. Give specific information.....

FERNANDEE ment Page 17 of <u>5</u>0 **MILAGROS** Debtor 1 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Z No ☐ Yes. Name the insurance company Surrender or refund value: Beneficiary: Company name: of each policy and list its value. ... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. 2 No Yes. Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Z No Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims **2** No Yes. Describe each claim...... 35. Any financial assets you did not already list **2** No Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached 400.00 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest in. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☐ No Yes. Describe.... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, moderns, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☐ No Yes. Describe

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Debtor 1	MILAGROS	FERNANDEZ ment	Page 18 of 50	
	First Name Middle Na	uma Last Name		
). Machine	ery, fixtures, equipmen	nt, supplies you use in business, ar	nd tools of your trade	
No No				
Yes.	Describe			•
	and the second care of the secon			
i. invento				
□ No	Describe			
₩ Yes.	Describe			
2. Interest	s in partnerships or joi	int ventures		
☐ No				
🔲 Yes.	Describe Name or	f entity:	% of ownersh	ip:
			%	\$
	 		%	\$
	***************************************	Water the state of	%	\$
				¥ <u></u>
3. Custom	er lists, mailing lists, c	or other compilations		
	Do your liete include	personally identifiable information	(as defined in 11 U.S.C. § 101(41A))?	
- 103.	No No	become in the second	(40 40 40 41 11 5.5.5.3 10 1(1 11 3) 1	
	Yes, Describe	[
	Tes, Describe			\$
				Motor areas and
4. Any bus	iness-related property	y you did not already list		
☐ No				
	Give specific			\$
intor	mation			\$
		4444		\$
				\$
		·		\$
				•
	**************************************			*
5. Add the	dollar value of all of y	our entries from Part 5, including a	any entries for pages you have attached	s
for Part	5. Write that number t	here		->
				•
Magaya da ayan da ayan da ayan da ay				
art 6:			ated Property You Own or Have an Intere	st In.
	If you own or have an	n interest in farmland, list it in Part	1.	
		or equitable interest in any farm-	or commercial fishing-related property?	
	Go to Part 7.			
LI Yes.	Go to line 47.			
				Current value of the
				portion you own? Do not deduct secured claims
				or exemptions.
7. Farm aı				
Example	es: Livestock, poultry, fa	rm-raised fish		
🔲 No				
Yes				and the second second section is a second section in the second second second second section in the second
	V.			s

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Debtor 1	MILAGROS		ezment	_Page 19 of 5ု) ase number (# known)		
	Lest Mitting Widdle Lealin	E LANGING					
48. Сгорз-	-either growing or harve	sted					
	1		Na againment to anni typica and anni bhi anni ta airthead a airthean ta airthean airthean an airthean airthean	and the second of the second o			
	nonation					5	
	the Marian Warner Warner and American				والمحافظة والمحافظة والمحافظة والمحافظة والمحافظة والمحافظة والمحافظة والمحافظة المحافظة والمحافظة والمحاف	Language of the Section Control of the Sectio	
						man and a surface and by Admin Admin and T-Mally.	
18. Crope—oither growing or harvested No Yes. Give specific information							
			* Northwest I fame "A titl slam" Ammerican I geslydd fa'r mesiwy f				
	-						
□ Ye	\$		A Security of the Control of the Con				
	4					\$	
51. Any fa	rm- and commercial fish	ing-related property	you did not ain	eady list			
				are garanemaga jeung garang memenungi ayarandan da bahara 470 candara 487 karang men		a distance of the contract of	
	ormation					\$	
52. Add th	Amen's the second of the control of	s					
	No Yes, Cive specific information. In and fishing squipment, (implements, machinery, fixtures, and tools of trade No Yes. In and fishing supplies, chamicals, and feed No Yes. If arm- and commercial fishing-related property you did not already list No Yes. Cive specific information. It is dollar value of all of your entries from Part 8, including any entries for pages you have attached Part 8. Write that number here. Describe All Property You Own or Have an Interest in That You Did Not List Above You have other property of any kind you did not already list? No Yes. Cive specific information. List the Totals of Each Part of this Form List the Totals of Each Part of this Form List the Totals of Each Part of this Form 1: Total real estate, line 2 2: Total vehicles, line 5 3: 1,146.00 4: Total finencial assets, line 35 5: 5,546.00 Copy personal property total † \$ 5,546.00 Copy personal property total † \$ 5,546.00						
	Crops—either growing or harvested No Yes. Give specific information						
Part 7:	No Yes. Circ specific						
so Dava	s have other property of	any kind you did not	alroady list?				
es. Do yo	les: Season tickets, country clu	ib membership			\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		
	1		a annual de la companya de la compa	amen and an electrical house, which was been a harmonic than the desired an electrical and all the second and a second	ann de Arbeiro de Arto, especialment impressa de Sentre de Arbeiro de La Sentre de La Sentre de Arbeiro de La Sentre de La	\$	
						\$	
	Party Property Commencers of the Commencers of t					\$	
	<u> </u>						
54. Add th	ne dollar value of all of yo	ur entries from Part	7. Write that no	umber here			
	155						
Part 8:	List the Totals of	Each Part of th	is Form				
55 Part 1:	Total real estate, line 2					-> \$	
56. Part 2 :	: Total venicles, line 5		•	Ψ			
57. Part 3:	: Total personal and hous	sehold items, line 15	;	<u> </u>			
58. Part 4	: Total financial assets, li	ne 36	:	\$400.00			
59. Part 5 :	: Total business-related (property, line 45	:	\$			
60. Part 6 :	: Total farm- and fishing-	related property, line	52	\$			
61. Part 7:	: Total other property not	listed, line 54	+	\$			
		one EG thereach G4	W maketo married	5,546.00	Come namenal amounts to	ntal market	5,546.00
62. Total	personal property. Add lir	ies 50 mrough 61			Cupy personal property to	Just 7 Th	
			r: 00				5,546.00
63. Total (of all property on Schedu	ile A/B. Add line 55 +	ine 62		************************************	. •	

			Document	age 20 01 30	
Fil	I in this informa	tion to identify your case:			
De	5D1D1 (AGROS	FERNAND	EZ	
	ebtor 2				
``	•				
Ca	ise number	poy court of the restriction of the			Check if this is a amended filing
			ortv Vou	Claim ac Evamn	0446
Usir spac	ng the property ye ce is needed, fill	ou listed on <i>Schedule A/B: Proj</i> out and attach to this page as r	perty (Official Form 106/	VB) as your source, list the property that	you claim as exempt. If more
spe of a retir limi	cific dollar amo ny applicable st rement funds—i ts the exemptio	unt as exempt. Alternatively, tatutory limit. Some exemptic may be unlimited in dollar am n to a particular dollar amout	you may claim the full onssuch as those for count. However, if you nt and the value of the	fair market value of the property bein health aids, rights to receive certain i claim an exemption of 100% of fair ma	g exempted up to the amount benefits, and tax-exempt arket value under a law that
Official Form 106C Schedule C: The Property You Claim as Exempt Out Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health alds, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 11: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
4	Which act of a		Charleson only aven i	France analysis of the with your	
1.			•	• •	
	You are dai	iming federal exemptions. 11 U	.S.C. § 522(b)(2)		
2.	For any proper	ty you list on Schedule A/B t	hat you claim as exem	pt, fill in the information below.	
				Amount of the exemption you claim	Specific laws that allow exemption
				Check only one box for each exemption.	
		2010 Nissan Altima	\$ 3,146.00	2 \$ 2,400.00	735-5/12-1001(c)
	Line from	3			
		2010 Nissan Altima	\$3,146.00	☑ s 746.00	735-5/12-1001(b)
	Line from	3			
		Various Furniture	\$ 500.00	Ø \$ 500.00	735-5/12-1001(b)
	Line from	6			
3.	(Subject to adju)
	Yes. Did yo	u acquire the property covered	by the exemption within	1,215 days before you filed this case?	
	☐ No				

☐ Yes

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Debtor 1

MILAGROS

Document FERNANDEZ

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Case number (#known)_

Additional Page

	on of the property and line VB that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Line from Schedule A/B:	Various electronics 7	\$250.00	\$ 250.00 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(b)
Brief description: Line from Schedule A/B:	Clothes, shoes, acces	\$1,000.00	s 1,000.00 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(a)
Brief description: Line from Schedule A/B:	Jewelry 12	\$ 250.00	☑ \$ 250.00 ☐ 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(b)
Brief description: Line from Schedule A/B:		\$	□ \$ to any applicable statutory limit	
Brief description: Line from Schedule A/B:	***********	\$	\$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	□ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	□ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	S 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	□ \$ □ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	□ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	□ \$ □ 100% of fair market value, up to any applicable statutory limit	****

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Fill in this information to identify your cas	Đ:			
Debtor 1 MILAGROS	FERNANDEZ			
First Name Middle N Debtor 2				
(
United States Bankruptcy Court for the: Northern Case number			∏l objects	₩ al-7- 1
(If known)			Li Check i amende	
				g
Official Form 106D				
Schedule D: Creditor	s Who Have Claims Seci	ired by Pro	perty	12/15
information. If more space is needed, copy additional pages, write your name and cas 1. Do any creditors have claims secured by		es, and attach it to thi	s form. On the top of	t any
Yes. Fill in all of the information below.	is to the court with your other scriedules. For have t	loaning else to report on	uno ioiii.	
Part 1: List All Secured Claims				
for each claim. If more than one creditor h	nore than one secured claim, list the creditor separa as a particular claim, list the other creditors in Part 2 abetical order according to the creditor's name.		Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Describe the property that secures the claim:	\$	\$	s
Creditor's Name	Describe the property that accurate the comm.			Y
		transition of		
Number Street	As of the date you file, the claim is: Check all that a	 polv.		
	Contingent			
City State ZIP Code	Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.	•		
Debtor 1 only Debtor 2 only	 An agreement you made (such as mortgage or secu car loan) 	red		
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
Check if this claim relates to a	Other (including a right to offset)			
community debt	Last 4 digits of account number			
Date debt was incurred		Tarrest to the second of the second control	ngg penghengangan galama sangana-kela-masa-seseria ana anamat kao-tag	n tietoettuguen neteropromiere en neteropromiere.
Creditor's Name	Describe the property that secures the claim:	*		Φ
Number Street	for all the date was 1510. Also also be Check all that a			
	As of the date you file, the claim is: Check all that a	ppiy.		
\$	☐ Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secu	red		
Debtor 2 only Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)			
community debt Date debt was incurred	Last 4 digits of account number	-		
The state of the s	Column A on this page. Write that number here:	Service and the service of the servi	and a section on an analytical England School (Section 1997)	

Case 18-22198 Doc 1 Filed 08/07/18 Entered 08/07/18 14:47:43 Desc Main Jocument Fill in this information to identify your case: **MILAGROS FERNANDEZ** Dehtor 1 Debtor 2 (Spouse, if filing) First Name Middle Nome United States Bankruptcy Court for the: Northern District of Illinois -Check if this is an amended filing (if known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List Ali of Your PRIORITY Unsecured Cialms 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. 2 Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Priority Total claim Nonpriority amount amount Internal Revenue Service Last 4 digits of account number 5 0 3 4 \$ 3.173.00 \$ 3.173.00 \$ Priority Creditor's Name 10/02/2017 310 Lowell St. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Andover MD 01810 Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check If this claim is for a community debt Claims for death or personal injury white you were intoxicated Is the claim subject to offset? Other, Specify C No Q Yes 2.2 Last 4 digits of account number ___ \$<u>\$</u> Priority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. ☐ Contingent Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only ☐ Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were Check if this claim is for a community debt intoxicated Other. Specify is the claim subject to offset?

No Yes

Filed 08/07/18 Entered 08/07/18 14:47:43 Case 18-22198 Desc Main Doc 1 **MILAGROS** Page 24 of 50 case number (if known) Debtor 1 List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. 2 Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim Capital One Bank USA Last 4 digits of account number 3 3 6 0 1,757.00 Nonpriority Creditor's Name 07/20/2016 When was the debt incurred? PO Box 30281 Number Salt Lake City UT 84130 As of the date you file, the claim is: Check all that apply. 7IP Code Contingent Who incurred the debt? Check one. ☐ Unliquidated Debtor 1 only Disputed Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Obligations arising out of a separation agreement or divorce Check if this claim is for a community debt that you did not report as priority claims is the claim subject to offset? Debts to pension or profit-charing plans, and other similar debts No. other, Specify Credit Card ☐ Yes Chase Card 1.724.00 Last 4 digits of account number 10/05/2016 Nonpriority Creditor's Name When was the debt incurred? PO Box 15298 Number Wilmington DE As of the date you file, the claim is: Check all that apply. 19850 ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Student loans Obligations arising out of a separation agreement or divorce Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify Credit Card No. ☐ Yes Chase Card Last 4 digits of account number 9 7 3 3 1,518.00 Nonpriority Creditor's Name 12/28/2015 When was the debt incurred? PO Box 15298 Number Wilmington DE 19850 As of the date you file, the claim is: Check all that apply. ZIP Code Contingent Who incurred the debt? Check one. Unliquidated Debtor 1 only ☐ Disputed Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ No

T Yes

is the claim subject to offset?

Debts to pension or profit-sharing plans, and other similar debts

Other, Specify Credit Card

Debtor 1

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и.	3	П	а.	12	4	3

Your NONPRIORITY Unsecured Claims — Continuation Page

Chase Card			Last 4 digits of account number 7 5 3 7			
Nonpriority Creditor's Name						
PO Box 15298			When was the debt incurred? 07/02/2013			
Wilmington DE 19850			As of the date you file, the claim is: Check all that apply.			
City	State	ZIP Code	Contingent			
Who incurred the debt? Chec	k nne		Unliquidated			
Debtor 1 only	at One.		☐ Disputed			
Debtor 2 only			Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only			☐ Student loans			
At least one of the debtors ar	nd another		 Obligations arising out of a separation agreement or divorce that 			
Check if this claim is for	e community daht		you did not report as priority claims			
	_		Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offset	7		Other. Specify Credit Card			
☐ No ☐ Yes						
Comerstone/Dept. of E		ddir Alliddor faw i'r ddir wysgollyddigollon ach yn diglaeth y dir ddir y flodiol y child y child y child y child y	Last 4 digits of account number 8 8 6 1	s 8,060		
Nonpriority Creditor's Name		VS.4V.		4 2100		
PO Box 0		•	When was the debt incurred? 01/19/2017			
Number Street			Accordation data constitute the latest tax of the start o			
Salt Lake City	UT	84114	As of the date you file, the claim is: Check all that apply.			
City	State	ZIP Code	Contingent			
Who incurred the debt? Chec	k one.		Unliquidated			
Debtor 1 only			☐ Disputed			
Debtor 2 only			Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only			Student loans			
At least one of the debtors an	d another		 Student loans Obligations arising out of a separation agreement or divorce that 			
Check if this claim is for a	community debt		you did not report as priority claims			
	•		Debts to pension or profit-sharing plans, and other similar debts			
is the claim subject to offset?			Other. Specify			
□ No						
☐ Yes		•				
	A SECTION OF THE PROPERTY OF STREET, S	n noomen terrend camp calentifyin pleasur ingilistis desired		s 6,028		
Citicards CBNA Nonpriority Creditor's Name			Last 4 digits of account number 5 6 0 6			
PO Box 6190			When was the debt incurred? 11/16/2016			
Number Street			NAME			
Sioux Falls	SD	57117	As of the date you file, the claim is: Check all that apply.			
City	State	ZIP Code	Contingent			
Man Improved Man a see as			☐ Unliquidated			
Who incurred the debt? Check	cone.		☐ Disputed			
Debtor 1 only			The state of the s			
Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:			
At least one of the debtors and	i another		Student loans			
Check if this claim is for a	is for a community debt College to September 2 College to September					
	•		Debts to pension or profit-sharing plans, and other similar debts			
is the claim subject to offset?			Other. Specify Costco Credit Card			
☑ No ☑ Yes						

Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

Direct TV			Last 4 digits of account number 8 0 3 7	s1
Nonpriority Creditor's Name 2230 East Imperial Hi	hway		When was the debt incurred? 11/10/2017	***************************************
Number Street El Segundo	CA	90245	As of the date you file, the claim is: Check all that apply.	
City Who incurred the debt? Che	State ck one.	ZIP Code	Contingent Unliquidated Disputed	
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors :	and another		☐ Student loans	
Check if this claim is for	a community debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
is the claim subject to offse No Yes	17		Debts to pension or profit-sharing plans, and other similar debts Other. Specify TV Satellite Dish Bill	
Douglas J. Aveda Inst	tute Chicago	render Gale Theory and Sale dis to 10 to 20 Th State of The Address Section 10 to 20 to 20 to 20 to 20 to 20 to	Last 4 digits of account number 0 1 7 8	s <u>9</u>
Nonpriority Creditor's Name 2828 N. Clark St.			When was the debt incurred? 05/11/2017	
Number Street Chicago	IL.	60657	As of the date you file, the claim is: Check all that apply.	
Жу	State	ZIP Code	Contingent	
Who incurred the debt? Che	ck one		Unliquidated	
Debtor 1 only	un uno.		D Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			☐ Student loans	
At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for	a community debt		you did not report as priority claims	
s the claim subject to offse	•		Debts to pension or profit-sharing plans, and other similar debts	
□ No □ Yes	11		Other. Specify Cosmetology School	
Macy's Bankruptcy Pro	ocessing	APPLICATION IN BETTER SEASON OF STORY (STANSON AND ACCESSED AND SEASON ASSAULTED	Last 4 digits of account number 2 1 7 0	\$ 1,59
onpriority Creditor's Name 2.O. Box 8053			When was the debt incurred? 12/21/2014	
lumber Street Mason	ОН	45040	As of the date you file, the claim is: Check all that apply.	
äty	State	ZiP Code	Contingent	
10a Inggara 3 46 - 3 - 5 40 40			Unliquidated	
Vho incurred the debt? Che	one.		☐ Disputed	
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 2 only				
At least one of the debtors a	nd another		 Student loans Obligations arising out of a separation agreement or divorce that 	
$oldsymbol{1}$ Check if this claim is for	a community debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset	?		Other, Specify Macy's Credit Card	
□ No			** *** *******************************	

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Debtor 1

Part 2:

First Name

Your NONPRIORITY Unsecured Claims - Continuation Page

Afte	r listing any entries on this pap	ge, number the	m beginning wit	h 4.4, followed by 4.5, and so forth.	Total claim						
4.#6	Nordstrom TD Bank USA Nonpriority Creditor's Name			Last 4 digits of account number 5 6 2 5	\$_2,382.00						
	13531 E. Caley Ave.			When was the debt incurred? 01/17/2016							
	Englewood	CA	80111	As of the date you file, the claim is: Check all that apply.							
	City	State	ZIP Code	Contingent							
	Who incurred the debt? Check or	16.		☐ Unliquidated ☐ Disputed							
	Debtor 1 only			C Disputed							
	Debtor 2 only			Type of NONPRIORITY unsecured claim:							
	Debtor 1 and Debtor 2 only At least one of the debtors and a			☐ Student loans							
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	Check if this claim is for a co	mmunity debt		Debts to pension or profit-sharing plans, and other similar debts							
	is the claim subject to offset?			Other. Specify Credit Card							
	☐ No ☐ Yes										
4.88	Sears/CBNA	i did ya she tannishiri Shirifi qiyaldiginnin Girimiliyatigi qorg	et krameta salvetora kramerov, kremé, ktaliana estamo e es visios es	Last 4 digits of account number $0.5.9.6$	s 2,201.00						
	Nonpriority Creditor's Name				V						
	PO Box 6282		•	When was the debt incurred? 08/15/2016							
	Number Street Sioux Falls	en	E7447	As of the date you file, the claim is: Check all that apply.							
	City	SD State	57117 ZIP Code	Contingent							
	•			Unliquidated							
	Who incurred the debt? Check or	16.		☐ Disputed							
	Debtor 1 only			T (NONDRIGOTT)							
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:							
	At least one of the debtors and a	nother		Student loans							
	Check if this claim is for a co	فطماء بطلب بسمد		Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
		HISTORICA CONT.		Debts to pension or profit-sharing plans, and other similar debts							
	is the claim subject to offset?			☑ Other, Specify Credit Card							
	☐ No ☐ Yes										
4.12	SYNCB/Sieepys	ACCUMANTAL ASSESSMENT ASSAULT ASSAULT ASSAULT	τιδούταιο, ξήντε διούγλούνηθεν διασέ Ευτέβ απός α _θ όνως ενόγων επίδε τ <u>η το</u> χαραπατικό	Last 4 digits of account number 3 8 0 0	s 995.00						
	Nonpriority Creditor's Name		······································	When was the debt incurred? 02/03/2016							
	PO Box 965036		······································	When was the debt incurred? U2/U3/2010							
	Orlando	FL	32896	As of the date you file, the claim is: Check all that apply.							
	City	State	ZIP Code	Contingent							
	Who Incurred the debt? Check on	10		Unliquidated							
	Debtor 1 only			☐ Disputed							
	Debtor 2 only			Type of NONPRIORITY unsecured claim:							
	Debtor 1 and Debtor 2 only			Student loans							
	At least one of the debtors and ar	nother		Obligations erising out of a separation agreement or divorce that							
	Check if this claim is for a co	mmunity debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?			Debts to pension of promismang plans, and other similar debts Other. Specify Sleepy's Credit Card							
	□ No □ Yes										

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Part 3:

List Others to Be Notified About a Debt That You Aiready Listed

example, if a collection ag !, then list the collection a	ency is trying to gency here. Sim	collect from you have	t your bankruptcy, for a debt that you already listed in Parts 1 or 2. For ou for a debt you owe to someone else, list the original creditor in Parts 1 or //e more than one creditor for any of the debts that you listed in Parts 1 or 2, list the one to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
Capital Management	Services, LP		On which entry in Part 1 or Part 2 did you list the original creditor?
698 1/2 South Ogder	Street		Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claim
Buffalo	NY	14206	Last 4 digits of account number 2 1 7 0
City Output Output	State	ZIP Code	
Client Services Inc.			On which entry in Part 1 or Part 2 did you list the original creditor?
	n Dhai		Line 6of (Check one): D Part 1: Creditors with Priority Unsecured Claims
3451 Harry S. Truma Number Street	II BIVU.		Part 2: Creditors with Nonpriority Unsecured
			Claims
Saint Charles	MO State	63301 ZIP Code	Last 4 digits of account number 5 6 0 6
Client Services Inc.		\$20,000\$\text{2.000}\$2.00	On which entry in Part 1 or Part 2 did you list the original creditor?
3451 Harry S. Truma	n Blvd		Line 11 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
Saint Charles	МО	63301	Last 4 digits of account number 0 5 9 6
400 N. Rogers Rd. P Number Street	O BOX 3320		Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Olathe City	KS State	66063 ZIP Code	Last 4 digits of account number 3 8 0 0
GC Services Limited	Partnershin	a naga nasagana barancasa ya gan <u>asila</u> mingiri ayina mingiri a mingiri a mingiri a	On which entry in Part 1 or Part 2 did you list the original creditor?
Name			on which that it of Fare 2 did you list the original creditor?
PO Box 1545			Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
Houston	TX	77251	Last 4 digits of account number 7 7 7 3
Hy a sub-active encourse in the consequence of the consequence consequence of the consequence of the consequence of	State	ZIP Code	$+ \frac{1}{2} \left(\frac{1}{2}$
GC Services Limited	rannership		On which entry in Part 1 or Part 2 did you list the original creditor?
PO Box 1545			Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street		**************************************	Part 2: Creditors with Nonpriority Unsecured
			Claims
Houston	TX State	77251 ZIP Code	Last 4 digits of account number 9 7 3 3
GC Services Limited I	Partnership	on and an extensive specific and the second specific a	On which entry in Part 1 or Part 2 did you list the original creditor?
PO Box 1545			
lumber Street			Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
			Claims Claims
Houston	TX	77251	1 and 4 distance as a second summer 7 5 3 7
ity	State	ZIP Code	Last 4 digits of account number 7 5 3 7

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FERNANDETENT Page 29 of 5 Case number (# known)

Part 3:

List Others to Be Notified About a Debt That You Aiready Listed

Northland Group			On which entry in Part 1 or Part 2 did you list the original creditor?
P.O Box 390846			Line 10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claim
Minneapolis	MN	55439	Last 4 digits of account number 5 6 2 5
City - terms of the terms of t	State	ZIP Code	
Receivables Performance	Manage	ment LLC	On which entry in Part 1 or Part 2 did you list the original creditor?
20816 44th Ave. W			Line 7 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Lynnwood	MA State	98036 ZIP Code	Last 4 digits of account number 8 0 3 7
TFC Credit Corp.	Books with Bulgering and Ambres and such		On which entry in Part 1 or Part 2 did you list the original creditor?
PO Box 579			Line 8 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
San Ramon	CA State	94583 ZIP Code	Last 4 digits of account number 0 1 7 8
Vame	and the second s	e de tras e actività e la social de la regiona de la formación e que es efecto por la regiona de la regiona de	On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured
***************************************	······································		Claims
Ay 2018 Service recommendation in a moneton contract to be serviced to the contract of the con	State	ZIP Code	Last 4 digits of account number
Name	······································		On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street		· · · · · · · · · · · · · · · · · · ·	Part 2: Creditors with Nonpriority Unsecured
			Claims
ity ity	State	ZIP Code	Last 4 digits of account number
ORNAMENDA O RECONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR AND A DESCRIPTION OF THE AREA CONTRACTOR AND A DESCRIPTION OF THE AREA CONTRACTOR CONTRACTOR AND A DESCRIPTION OF THE AREA CONTRACTOR CONTRA	all shallow very and relimina	n en treum mental transport social activity activity activi	On which entry in Part 1 or Part 2 did you list the original creditor?
lame			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street	······		Part 2: Creditors with Nonpriority Unsecured
ity .	State	ZIP Code	Last 4 digits of account number
manda an thuman an gruidh guid dha sha an	cachine de la carrection de la contraction de la	कार स्टब्स्ट में उनके प्रत्ये स्वरूप अंदर करेंग्रेस स्वाहरूप स्वरूप स्वरूप स्वरूप स्वरूप स्वरूप स्वरूप स्वरूप स	On which entry in Part 1 or Part 2 did you list the original creditor?
lame			
iumber Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
			Claims
ity	State	ZIP Code	Last 4 digits of account number

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Debtor 1

MILAGROS

FERNANDEZHENT Page 30 of 5Qase number (# known)

Part 4a

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim
Total claims	6a.	Domestic support obligations	6a.	\$
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$3,173.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+\$
	6e.	Total. Add lines 6a through 6d.	6e.	ş3,173.00
				Total claim
Total claims	6f.	Student loans	6f.	Total claim 8,060.00
		Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	9.000.00
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority		9.000.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other	6g.	9.000.00

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Fill	in this i	nformation to id	entify your cas	e:					
Debt	or	MILAGROS			FERNANDE	Z			
		First Name	Middle N	ame	Lest Name				
Debt (Spou		First Name	Middle N	sme	Last Name				
Unite	d States	Bankruptcy Court fo	or the: Northern I	District of Illino	is				
	number								
(if kn	OWN)								Check if this is ar amended filing
									amondou maig
Offi	cial I	Form 1060	3						
Sc	hed	ule G: E:	 xecutor	y Cont	racts an	d Unexp	oired Lea	ises	12/15
1. D	onal par o you h No. C	T more space is ges, write your r wave any execute theck this box and Fill in all of the inf	needed, copy to ame and case ory contracts of file this form wo formation below	he additional number (if kn r unexpired le ith the court w even if the cor	eases? ith your other sch ntracts or leases a	number the entr edules. You have tre listed on <i>Sch</i> e	ries, and attach i e nothing else to r edule A/B: Propen	t to this page. (eport on this form	on the top of any n. 106A/B).
83	xampie,	rent, vehicle led leases.	son or company ase, cell phone). See the inst	/ou have the co n ructions for this fo	tract or lease. T	Then state what e tion booklet for me	each contract one examples of	r lease is for (for executory contracts and
P	erson o	r company with	whom you hav	e the contrac	t or lease	State	what the contra	ct or lease is fo	·
2.1								·	
<u>-</u>	ame								
_									
N	umber	Street				_			
c	ity		State ZI	P Code		-			
2.2					1 - 4 ·	***	to the second con-	grante popular i morali i mang	to a mention the process of the contract of th
N	ame		<u> </u>						
Ni	umber	Street				- 			
	ity		State ZI	Code Code				e e e e e e e e e e e e e e e e e e e	tion to a section makes as a con-
2.3									
Na	ame								
N	umber	Street	······	**************************************		-			
Ĉi	tv		State Zif	Code					
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Na	ame		·····			Mark-			
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Ni	nuper	Street				_			
Ci	ty	······································	State ZIF	Code					
.5									
Ne	me	······································	 	······································					
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		J400.							
Cit	y		State ZIP	Code		-			

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Debtor 1	MILAGROS		FERNANDEZ	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filin	g) First Name	Middle Name	Lest Name	
Jnited States	Bankruptcy Court for the	: Northern District of	Illinois	

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

thin the last 8 years, hav	e you lived in a community proper	ty state or territor	y? (Commun	nity property states and territories	include
zona, Califomia, Idaho, Lo	puisiana, Nevada, New Mexico, Puert	o Rico, Texas, Wa	shington, an	d Wisconsin.)	
No. Go to line 3.					
	rmer spouse, or legal equivalent live v	with you at the time	?		
□ No	*				
Yes. In which commu	unity state or territory did you live?		Fill in the r	name and current address of that	person.
Name of your spouse, form	er spouse, or legal equivalent		-		
Number Street					
City	State	ZIP Code			
Oily					
own in line 2 again as a declared to the control of	codebtor only if that person is a gu l06D), <i>Schedule E/F</i> (Official Form '	arantor or cosign	er. Make su lule G (Offici	re you have listed the creditor o	О,
own in line 2 again as a declared to the communication of the communicat	codebtor only if that person is a gu l06D), <i>Schedule E/F</i> (Official Form '	arantor or cosign	er. Make su lule G (Offici Coli	re you have listed the creditor of all Form 106G). Use Schedule L	О,
own in line 2 again as a dedule D (Official Form 1 nedule E/F, or Schedule olumn 1: Your codebtor	codebtor only if that person is a gu l06D), <i>Schedule E/F</i> (Official Form '	arantor or cosign	er. Make su lule G (Offici Colu Che	re you have listed the creditor of ial Form 106G). Use Schedule L	О,
column 1, list all of your own in line 2 again as a described of the column 1 and the column 1. Your codebtor	codebtor only if that person is a gu l06D), <i>Schedule E/F</i> (Official Form '	arantor or cosign	er. Make sur lule G (Offici Coli Che	re you have listed the creditor of ial Form 106G). Use Schedule Lamn 2: The creditor to whom you can all schedules that apply:	О,
ewn in line 2 again as a dedule D (Official Form 1 sedule E/F, or Schedule slumn 1: Your codebtor	codebtor only if that person is a gu l06D), <i>Schedule E/F</i> (Official Form '	arantor or cosign	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule Lumn 2: The creditor to whom you cak all schedules that apply: Schedule D, line	О,
ewn in line 2 again as a dedule D (Official Form 1 sedule E/F, or Schedule slumn 1: Your codebtor	codebtor only if that person is a gu l06D), <i>Schedule E/F</i> (Official Form '	arantor or cosign	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule Lamn 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule E/F, line	О,
ewn in line 2 again as a dedule D (Official Form 1 sedule E/F, or Schedule olumn 1: Your codebtor	codebtor only if that person is a gu 106D), Schedule E/F (Official Form of G to fill out Column 2.	arantor or cosign 106E/F), or Sched	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule E Imm 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line	О,
ewn in line 2 again as a dedule D (Official Form 1 pedule E/F, or Schedule column 1: Your codebtor come street	codebtor only if that person is a gu 106D), Schedule E/F (Official Form of G to fill out Column 2.	arantor or cosign 106E/F), or Sched	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule Limn 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line	О,
ewn in line 2 again as a dedule D (Official Form 1 sedule E/F, or Schedule solumn 1: Your codebtor same	codebtor only if that person is a gu 106D), Schedule E/F (Official Form of G to fill out Column 2.	arantor or cosign 106E/F), or Sched	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule E Imm 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line	О,
ewn in line 2 again as a dedule D (Official Form 1 sedule E/F, or Schedule solumn 1: Your codebtor same street str	codebtor only if that person is a gu 106D), Schedule E/F (Official Form of G to fill out Column 2.	arantor or cosign 106E/F), or Sched	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule Limn 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule G, line Schedule D, line	О,
ewn in line 2 again as a dedule D (Official Form 1 sedule E/F, or Schedule solumn 1: Your codebtor same street str	codebtor only if that person is a gu 106D), Schedule E/F (Official Form of G to fill out Column 2.	arantor or cosign 106E/F), or Sched	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule Limn 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule G, line Schedule D, line Schedule D, line	О,
ewn in line 2 again as a dedule D (Official Form 1 pedule E/F, or Schedule column 1: Your codebtor community arms arms	codebtor only if that person is a gu 106D), Schedule E/F (Official Form of G to fill out Column 2.	arantor or cosign 106E/F), or Sched	er. Make sur	re you have listed the creditor of ial Form 106G). Use Schedule Limn 2: The creditor to whom you eck all schedules that apply: Schedule D, line Schedule G, line Schedule D, line	О,

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Fill in this information to identify	yourcase:				
Debtor 1 MILAGROS	F	FERNANDEZ			
First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern District of Illinois				
Case number (If known)				Check if t	his is:
					nended filing
					plement showing postpetition chapter 13 e as of the following date:
Official Form 106I					DD/ YYYY
Schedule I: You	ır İncome				12/15
supplying correct information. If vo	ou are married and not filing with you, do top of any additional page	ng jointly, and ye io not include in	our spouse is formation abo	living with y out your spo	or 2), both are equally responsible for you, include information about your spouse. use. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	ed	PERSONAL PROPERTY OF THE PERSONAL PROPERTY OF	☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.	.	Hair Dresser		•	
Occupation may include student or homemaker, if it applies.	Occupation				
	Employer's name	DA HOT ZOI	NE INC.	······	
	Employer's address	3200 N. Milw	aukee Ave.		
		Number Street			Number Street
		Chicago	IL	60618	
		City	State ZIP C	ode	City State ZIP Code
	How long employed there	7.5 years			7.5 years
Part 2: Give Details About	Monthly Income				
spouse unless you are separated.					ite \$0 in the space. Include your non-filing
If you or your non-filing spouse had below. If you need more space, at	ve more than one employer, tach a separate sheet to this	combine the info form.	mation for all	employers fo	r that person on the lines
			For I	Debtor 1	For Debtor 2 or non-filing spouse
 List monthly gross wages, sala deductions). If not paid monthly, or 	ry, and commissions (befor alculate what the monthly w	ore all payroll vage would be.	2. <u>\$ 3,</u>	000.00	\$
3. Estimate and list monthly overt	ime pay.		3. +\$		+ \$
4. Calculate gross income. Add lin	e 2 + line 3.		4. \$_3,	000.00	\$

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Case number (if known)_

FERNANDEZ

MILAGROS

Debtor 1

First Name Middle Name Last Name				
		For Debtor 1	For Debtor 2 or non-filling spouse	
Copy line 4 here	4 .	\$ 3,000.00	\$	
- 1 in all				
5. List all payroll deductions:	_	750.00	_	
5a. Tax, Medicare, and Social Security deductions	5a.	·	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	\$	
5c. Voluntary contributions for retirement plans	5c. 5d.	\$	\$ \$	
5d. Required repayments of retirement fund loans 5e. Insurance	5e.		\$	
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	S	\$	
5h. Other deductions. Specify:		+s	+ s	
	•	Y		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$ <u>750.00</u>	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 2,250.00	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
8b. Interest and dividends	8b.	\$	s	
8c. Family support payments that you, a non-filing spouse, or a depende		V	V	
regularly receive				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	\$	
8e. Social Security	8e.	\$	\$	
8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$	\$	
Specify:	8f.	Ψ	<u> </u>	
8g. Pension or retirement income	8g.	\$	\$	
8h. Other monthly income. Specify:	8h.	+\$	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	s 0.00	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 2,250.00	+ s=	\$ 2,250.00
11. State all other regular contributions to the expenses that you list in Scheol Include contributions from an unmarried partner, members of your household, y friends or relatives.			nmates, and other	
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable to pay expens		
Specify:			11. +	\$
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liebilities and Certain S			•	\$ 2,250.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this	form?	?		-
Yes. Explain: Maybe a \$600 increase per month.				

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Fi	ll in this i	nformation to identify	your case:						
De	ebtor 1	MILAGROS Fret Name		FERNA	NDEZ	Check if thi	a ia-		
	btor 2		Middle Name	Last Name		_		111	
	ouse, if filing		Middle Name	Last Name		An ame		•	petition chapter 13
Un	ited States	Bankruptcy Court for the:	Northern District of Illinois					f the following	
	ise number known)					MM / DD	/ YYY	,	
<u>Of</u>	ficial l	Form 106J				•			
S	chec	lule J: Yo	ur Expense	S					12/15
info	rmation. I	ite and accurate as p f more space is need iswer every question	ossible. If two married per led, attach another sheet t	ople are fill to this form	ing together, i	both are equally re of any additional p	spons ages, v	ible for supply vrite your nam	ing correct e and case number
Par	t 1:	Describe Your Hou	usehold						
	this a joi	nt case?							
		to line 2. es Debtor 2 live in a s	separate household?						
		No Yes. Debtor 2 must fil	e Official Form 106J-2, <i>Exp</i>	enses for S	eparate House	ehold of Debtor 2.			
2. Do	o you hav	e dependents?	₩ No		Danasianth				
	o not list D ebtor 2.	ebtor 1 and	Yes. Fill out this infoneach dependent		Debtor 1 or D	relationship to obtor 2		Dependent's age	Does dependent live with you?
		the dependents'					•	***************************************	□ No □ Yes
na	mes.								□ Yes
							-		Yes
									☐ No
				*			-		☐ Yes
								······································	□ No
									☐ Yes ☐ No
				•			-		☐ Yes
		enses include	☑ No						
		f people other than digoral your dependents?	Yes						
						+			
Part			ng Monthly Expenses						
expe	nate your nses as c	expenses as of your f a date after the ban	bankruptcy filing date un kruptcy is filed. If this is a	iess you a suppleme	re using this f atal Schedule	form as a supplem	ent in : at the !	Chapter 13 c	ase to report
	cable dat							op or are rough	and in al ule
			-cash government assista it on Schedule I: Your Inc					Your exper	\$0\$
		or home ownership e the ground or lot.	xpenses for your residen	ce. Include	first mortgage	payments and	4 .	\$	1,551.00
lf	not inclu	ded in line 4:							
4:	a. Reale	state taxes					48.	\$	
41	b. Prope	rty, homeowner's, or re	enter's insurance				4b.	S	
40	c. Home	maintenance, repair, a	and upkeep expenses				4c.		
40	d. Home	owner's association or	condominium dues				4d .		-

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Debtor 1

MILAGROS First Name M

FERNANDEZ

Case number (# Imown)

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 75.00
	6d. Other, Specify:	6d.	\$
7.		7.	\$ 300.00
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	s50.00
11.	Medical and dental expenses	11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare.		\$60.00
	Do not include car payments.	12.	
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 2015 Tax Liability(Estimate of monthly payment plan)	16.	s <u>100.00</u>
17,	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e .	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

Filed 08/07/18 Entered 08/07/18 14:47:43 Page 37 of 50 Document **MILAGROS FERNANDEZ** Debtor 1 Case number (# km Other. Specify: Credit Card Minimum payments 100.00 22. Calculate your monthly expenses. 22a. Add lines 4 through 21. 2,236.00 22a. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. 22c. Add line 22a and 22b. The result is your monthly expenses. 22c 2,236.00 23. Calculate your monthly net income. 2,250.00 Copy line 12 (your combined monthly income) from Schedule I. 23a Copy your monthly expenses from line 22c above. 2,236.00 23b. Subtract your monthly expenses from your monthly income. 14.00 The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.

Explain here: Payment plan on 2015 IRS tax Liability could be more than \$100 per month.

Yes.

Case 18-22198

Doc 1

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Fill in this information to identify your case			
Debtor 1 MILAGROS First Name Middle	FERNANDEZ Name Last Name		
Debtor 2 (Spouse, If filing) First Name Middle	Name Lost Name		
United States Bankruptcy Court for the: Northern	n District of Illinois		
Case number (if known)	**************************************	٥	Check if this is amended filing
Official Form 106Dec			
Declaration Abou	rt an Individual De	btor's Schedules	12/16
If two married people are filing together	r, both are equally responsible for supply	ng correct information.	
You must file this form whenever you fi obtaining money or property by fraud in years, or both. 18 U.S.C. §§ 152, 1341, 1	n connection with a bankruptcy case can	result in fines up to \$250,000, or imprisonm	ent for up to 20
obtaining money or property by fraud in years, or both. 18 U.S.C. §§ 152, 1341, 1 Sign Below Did you pay or agree to pay someor	n connection with a bankruptcy case can	result in fines up to \$250,000, or imprisonm	ent for up to 20
obtaining money or property by fraud in years, or both. 18 U.S.C. §§ 152, 1341, 1 Sign Below	n connection with a bankruptcy case can 1519, and 3671.	result in fines up to \$250,000, or imprisonm	ent for up to 20
obtaining money or property by fraud in years, or both. 18 U.S.C. §§ 152, 1341, 1 Sign Below Did you pay or agree to pay someon No Yes. Name of person David C. S Under penalty of perjury, I declare to	n connection with a bankruptcy case can 1519, and 3571. The who is NOT an attorney to help you fill its seriag	out bankruptcy forms? sch Bankruptcy Petition Preparer's Notice, Declarationature (Official Form 119).	ent for up to 20
obtaining money or property by fraud in years, or both. 18 U.S.C. §§ 152, 1341, 1 Sign Below Did you pay or agree to pay someon No Yes. Name of person David C. S Under penalty of perjury, I declare to that they are true and correct.	n connection with a bankruptcy case can is 19, and 3671. The who is NOT an attorney to help you fill szeriag	out bankruptcy forms? sch Bankruptcy Petition Preparer's Notice, Declarationature (Official Form 119).	ent for up to 20
obtaining money or property by fraud in years, or both. 18 U.S.C. §§ 152, 1341, 1 Sign Below Did you pay or agree to pay someon No Yes. Name of person David C. S Under penalty of perjury, I declare to	n connection with a bankruptcy case can is 19, and 3671. The who is NOT an attorney to help you fill szeriag	out bankruptcy forms? sch Bankruptcy Petition Preparer's Notice, Declarationature (Official Form 119).	ent for up to 20

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F	ll in this ii	nformatjon to identii	ly your	case:						
De	ebtor 1	MILAGROS			FE	RNANDE	 Z			
		First Name	N	idde Name		Last Name				
	ebtor 2 pouse, if filing) First Name	м	iddie Name		Last Name				
Uı	nited States	Bankruptcy Court for the	: North	em District of	f Illinois					
	sse number	****								
(H	known)								Į.	Check if this is an
								•		amended filing
~	cet a tack o									
		Form 107	I	ni A <i>ss</i> a:	ma Ea	er Engalis.	:	######################################	£	
-		7 11 11 11 11 11 11 11 11 11 11 11 11 11							for Bankruptc	
Be :	as comple rmation.	rte and accurate as p If more space is nee	possibi ided. a	e. If two mar tach a senar	ried peo	ple are filing	together, l	both are equa	ally responsible for supplyi litional pages, write your n	ng correct
nun	nber (if kn	own). Answer every	questi	on.	200 STICE		ni. On big u	op or any add	idoliai pages, write your is	anie and Case
		-								
Pa	ant die	ive Details About	t Your	Marital Sta	itus and	i Where Yo	ou Lived B	lefore		
1,	What is y	our current marital :	status?	•						
	☐ Marrie	- d								
	82 Not m									
2.		e last 3 years, have	you liv	ed anywhere	other th	ian where y	ou live now	?	•	
	O No									
	¥24 Yes. l	ist all of the places y	ou lived	in the last 3	years. D	o not include	where you l	live now.		
	Deb	tor 1:				s Debtor 1 there	Debtor 2:			Dates Debtor 2 lived there
							Same as	s Debtor 1		Same as Debtor 1
	89	30 W. Bronx			Erom	08/01/201	4			5
	Nun	nber Street			. To	07/31/2010	Number	Street		From
					_					То
	Sk	okie	IL	60077						
	City			ZIP Code	-		City	***	State ZIP Code	
							☐ Same se	Debtor 1		Same as Debtor 1
							we dame as	Deptor :		Same as Debtor 1
	Nun	ber Street			From		Number	Street		From
		•			То					То
			······································		•				——————————————————————————————————————	
	City		State	ZIP Code	-		City		State ZIP Code	
							Oily		State Til Code	
3.	Within the	e last 8 years, did yo I temtories include Ari	u ever	live with a sp	pouse or	legal equiv	alent in a co	ommunity pro	operty state or territory? (C co, Texas, Washington, and t	ommunity property
	M No		LONG, V	Jamornia, ida	rro, couls	idila, ivevaui	a, IACAA IMENI	CO, FUERO RIC	o, rexas, wasnington, and	/visconsin.)
		lake sure you fill out :	Schedu	le H: Your Co	debtors (Official Form	106H).			
		-			Ì		•			
**	1121 Ex	plain the Sources	of Yo	ur Income						

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	ILAGROS rst Name Middle Name	FERNA		Case	number (if knawa)	**************************************
Fill in the t	ave any income from o total amount of income y filing a joint case and yo	you received	from all jobs and all bu	sinesses, including part	ear or the two previous cal- time activities. nder Debtor 1.	endar years?
2 Yes. F	ill in the details.					
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From the da	January 1 of current y	year until uptcy:	Wages, commissions bonuses, tips	\$ 18,000.00	Wages, commissions, bonuses, tips	\$
			Operating a business	;	Operating a business	
	st calendar year:		Wages, commissions bonuses, tips	\$ 24,110.00	Wages, commissions, bonuses, tips	\$
(Janua	ary 1 to December 31,2	(<u>017</u>)	Operating a business		Operating a business	
For th	e calendar year before	e that:	Wages, commissions, bonuses, tips		Wages, commissions, bonuses, tips	
		0.46		\$ 26,604.00	Operating a business	\$
Did you re Include inc unemployn	ceive any other incom ome regardless of whet nent, and other public be	YYY ie during the ther that inco enefit payme	me is taxable. Example ents; pensions; rental inc	ious calendar years? s of other income are al come; interest; dividend	imony; child support; Social s; money collected from laws wed together, list it only once	suits: rovalties: and
Did you re Include incurrently in unemploying ambling a List each so	ceive any other incom ome regardless of whet nent, and other public be	ne during the ther that inco enefit payme ou are filing	is year or the two previous is taxable. Example ents; pensions; rental incapitation of the case and you have the source separately. Example the course separately.	ious calendar years? s of other income are al come; interest; dividend re income that you recei	imony; child support; Social s; money collected from laws wed together, list it only once at you listed in line 4.	suits: rovalties: and
Did you re Include incounemploym gambling a List each so	ceive any other income regardless of whet nent, and other public beind lottery winnings. If you cource and the gross inco	ne during the ther that inco enefit payme ou are filing	is year or the two previous is taxable. Example ents; pensions; rental incar a joint case and you have	ious calendar years? s of other income are al come; interest; dividend re income that you recei	imony; child support; Social s; money collected from laws wed together, list it only once	suits: rovalties: and
Did you re Include incounemploym gambling a List each so No No Yes. Fit	ceive any other incomome regardless of whether incomomer, and other public beind lottery winnings. If yource and the gross incomomer in the details.	the during the there that income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta income from each or the the theta income from each or the theta	is year or the two previous is taxable. Example ents; pensions; rental incapitation of the source separately. Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	imony; child support; Social s; money collected from laws ived together, list it only once at you listed in line 4. Debtor 2 Sources of Income Describe below.	suits; royalties; and a under Debtor 1. Gross income from each source (before deductions and exclusions)
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Did you re Include incounemploying ambling a List each so No No Yes. Fill	ceive any other incomome regardless of whether, and other public beind lottery winnings. If yource and the gross incomo in the details. January 1 of current yeare you filed for banknows to calendar year:	the during the there that income enefit payme ou are filing to ome from early the there are the the there are the	is year or the two previame is taxable. Example ents; pensions; rental inca a joint case and you have the source separately. Debtor 1. Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$	imony; child support; Social s; money collected from laws ived together, list it only once at you listed in line 4. Debtor 2 Sources of Income Describe below.	Gross income from each source (before deductions and exclusions)
Did you re Include incounemploying ambling a List each so No No Yes. Fill From the de	ceive any other incomome regardless of whether, and other public beind lottery winnings. If you ource and the gross incomo in the details. January 1 of current yeare you filed for banking st calendar year: ary 1 to December 31, 2/2	year until - uptcy:	is year or the two previme is taxable. Example ents; pensions; rental inca joint case and you haven't case separately. Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$	imony; child support; Social s; money collected from laws ived together, list it only once at you listed in line 4. Debtor 2 Sources of Income Describe below.	Gross income from each source (before deductions and exclusions) \$
Did you re Include incounemploying ambling a List each so No Yes. Fill	ceive any other income regardless of whether, and other public be and lottery winnings. If you ource and the gross income in the details. January 1 of current years you filed for banking st calendar year: any 1 to December 31, 2/2	year until - uptcy:	is year or the two previme is taxable. Example ents; pensions; rental inca joint case and you have the source separately. Debtor 1 Sources of income Describe below.	dous calendar years? s of other income are all come; interest; dividending income that you receive no not include income the gross income from each source (before deductions and exclusions) \$	imony; child support; Social s; money collected from laws ived together, list it only once at you listed in line 4. Debtor 2 Sources of Income Describe below.	Gross income from each source (before deductions and exclusions) \$

5.

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FERNANDEZ

Debtor 1	MILAGROS	FERNANDEZ		Case	number (# known)	
	First Name Middle Name	Last Name				
Part 3:	List Certain Payment	s You Made Befor	e You Filed	for Bankruptcy		
6. Are eit	iner Debtor 1's or Debtor 2	's debts primarily c	onsumer deb	ts?		
		-			re defined in 11 U.S.C. § 10	1(8) as
	"incurred by an individual	primarily for a persor	al, family, or l	nousehold purpose."		7(0) =0
	During the 90 days before	you filed for bankrup	otcy, did you p	ay any creditor a total o	f \$6,425* or more?	
	No. Go to line 7.					
	total amount you	paid that creditor. Do	not include p		or more payments and the upport obligations, such as this bankruptcy case.	
		=			after the date of adjustment.	
Ø Ye	s. Debtor 1 or Debtor 2 or	both have primarily	consumer de	bts.		
	During the 90 days before				\$600 or more?	
	No. Go to line 7.					
		nclude payments for	domestic supp	\$600 or more and the to port obligations, such as ey for this bankruptcy ca	child support and	
			Dates of payment	Total amount paid	Amount you still owe	Was this payment for
				\$	S	☐ Mortgage
	Creditor's Name		-	· ·		Car Car
	Number Street					Credit card
						Loan repayment
	<u>, </u>		·			Suppliers or vendors
	City SI	ate ZIP Code	-			Other
	Creditor's Name			\$	<u> </u>	☐ Mortgage
	Cipeliol & Charle					Car
	Number Street					Credit card
						Loan repayment
						Suppliers or vendors Other
	Gity St	ate ZIP Code				Coses
	•					
				\$	<u> </u>	Mortgage
	Creditor's Name					☐ Car
	Number Street					Credit card
						Loan repayment
						Suppliers or vendors
	City St	ate ZIP Code				☐ Other

MILAGROS

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btor 1	MILAGROS First Name Middle Nam	FERNANDEZ Last Name		-	Case number (if known)	
insid corpo agen	prations of which you are	any general partners; rei an officer, director, perso ness you operate as a so	latives of any in in control, or	general partners; prowner of 20% or	partnerships of whice more of their voting	who was an insider? ch you are a general partner; g securities; and any managing r domestic support obligations,
2	ło					
☐ Y	es. List all payments to a	n insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name			\$	<u> </u>	
	Number Street					:
	THE CONTRACT OF THE CONTRACT O		***			
	City	State ZIP Code				
	Insider's Name			\$	\$	•
	Number Street					
					•	
	City	State ZIP Code				
an in Includ	sider? le payments on debts gua	aranteed or cosigned by a		ayments or trans Total amount paid		n account of a debt that benefit Reason for this payment include creditor's name
,	Insider's Name			\$	<u> </u>	
į	Number Street					
	444					
7	City	State ZIP Code				
ī	nsider's Name		***************************************	\$. \$	
ì	Number Street					
,		,, , , , , , , , , , , , , , , , , , ,				
	P. 24.	State 710 Code				

8.

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MILAGROS FERNANDEZ Debtor 1 Case number (if known) identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Z No Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Court Name On appeal ☐ Concluded Number Street Case number ZIP Code Pending Case title On appeal Concluded Case number ZIP Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Date Value of the property Creditor's Name Number Street Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. ZIP Code Describe the property Value of the property Date Creditor's Name Number Street Explain what happened Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Filed 08/07/18 Entered 08/07/18 14:47:43 Desc Main Case 18-22198 Doc 1 Page 44 of 50 Document **FERNANDEZ MILAGROS** Case number (# known) 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? M No Yes. Fill in the details. Amount Date action Describe the action the creditor took was taken Creditor's Name Number Street State ZIP Code Last 4 digits of account number: XXXX-_____ 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? V No ☐ Yes Part 5: **List Certain Gifts and Contributions** 13. Wit Ø

- "	cy, did you give any gifts with a total va	iue of more than \$600 per person?
No		
Yes. Fill in the details for each gift.		
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave Value the gifts
Person to Whom You Save the Gift		<u></u> \$
		\$\$
Number Street		
City State ZIP Code		
Person's relationship to you		
Gifts with a total value of more than \$600 per person	Describe the glifts	Dates you gave Value the gifts
Person to Whom You Gave the Gift		<u> </u>
		\$
Number Street		
City State ZIP Code		
Person's relationship to you		

Debtor 1

Filed 08/07/18 Entered 08/07/18 14:47:43 Page 45 of 50 Document **MILAGROS FERNANDEZ** Debtor 1 Case number (it loows) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities Describe what you contributed Date you Value that total more than \$600 contribute Charity's Name Number Street ZIP Code **List Certain Losses** Part 6: 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? M No Yes. Fill in the details. Describe any insurance coverage for the loss Date of your Value of property Describe the property you lost and how the loss occurred Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers Part 7: 1s. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. MA No. Yes, Fill in the details. Date payment or Amount of payment Description and value of any property transferred transfer was mada Person Who Was Paid Number Street 7ID Code City

Email or website address

Person Who Made the Payment, if Not You

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tor 1	MILAGROS	LELIA	ANDEZ	Case number (# known)		
	First Name	Middle Name Last	Name	Ond intilibre (amount		
un.	والمساورة	magai jamanlagin, jama, jama, jama jama'ny sitan'i jedy tahun'na hashiniya dipadiankan'	Description and value of any proper	ly transferred	Date payment or	Amount of
				· · · · · · · · · · · · · · · · · · · ·	transfer was made	payment
	Person Who Was Paid		•			
	N					\$
	Number Street			:		\$
	***************************************		•	·	***************************************	Υ
	City	State ZIP Code				
	4			:		
	Email or website address	8	_			
	Person Who Made the F					
2	No	ment or transfer that y	rou listed on line 16.			
O 1	es. Fill in the detai	is.				
			Description and value of any proper	y transferred	Date payment or transfer was made	Amount of pa
	Person Who Was Paid		· Commission of the contract of the commission o		rita.co	
	Number Street	· · · · · · · · · · · · · · · · · · ·	•	:		\$
						_
						\$
	City	State ZIP Code				
trans Inclu Do n	in 2 years before sferred in the ordi de both outright tra ot include gifts and	you filed for bankrup nary course of your insfers and transfers r transfers that you ha	otcy, did you sell, trade, or otherwise business or financial affairs? made as security (such as the granting we already listed on this statement.		-	
trans Inclu Do n	in 2 years before sferred in the ordi de both outright tra ot include gifts and	you filed for bankrup nary course of your insfers and transfers r transfers that you ha	business or financial affairs? made as security (such as the grantin		ortgage on your prop	perty).
trans Inclu Do n M N	in 2 years before sferred in the ordi de both outright tra ot include gifts and	you filed for bankrup nary course of your insfers and transfers r transfers that you had	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	Date trans
trans Inclu Do n (I) Y	in 2 years before serred in the ording the both outright transition include gifts and lo 'es. Fill in the detail	you filed for bankrup nary course of your insfers and transfers r transfers that you had	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	perty). Date trans
trans Inclu Do n (A) N	in 2 years before sferred in the ordinde both outright traction include gifts and lo 'es. Fill in the detail	you filed for bankrup nary course of your insfers and transfers r transfers that you had	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	perty). Date trans
trans Inclu Do n	in 2 years before sferred in the ordinde both outright traction include gifts and lo res. Fill in the detail	you filed for bankrup nary course of your insfers and transfers r i transfers that you had is.	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	Date trans
trans Inclu Do n M N	in 2 years before sferred in the ordinde both outright traction include gifts and lo 'es. Fill in the detail	you filed for bankrup nary course of your insfers and transfers r transfers that you had	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	Date trans
trans Inclu Do n M	in 2 years before sferred in the ordinde both outright traction include gifts and lo res. Fill in the detail	you filed for bankrup nary course of your insfers and transfers r transfers that you have is. State ZIP Code	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	perty). Date trans
trans Inclu Do n M	in 2 years before sferred in the ordinde both outright traction include gifts and lookes. Fill in the detail Person Who Received Tournber Street City Person's relationship	you filed for bankrup nary course of your unsfers and transfers r transfers that you had is. Transfer State ZIP Code to you	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	perty). Date trans
trans Inclu Do n M	in 2 years before sferred in the ordinde both outright traction include gifts and lo res. Fill in the detail Person Who Received Tournber Street	you filed for bankrup nary course of your unsfers and transfers r transfers that you had is. Transfer State ZIP Code to you	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	Date trans
trans Inclu Do n 经	in 2 years before sferred in the ordinde both outright traction include gifts and lookes. Fill in the detail Person Who Received Tournber Street City Person's relationship	you filed for bankrup nary course of your unsfers and transfers r transfers that you had is. Transfer State ZIP Code to you	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	Date trans
trans Inclu Do n M N N	in 2 years before sferred in the ordinde both outright trace of include gifts and looker. Fill in the detail Person Who Received To Number Street City Person's relationship Person Who Received To The Person	you filed for bankrup nary course of your unsfers and transfers r transfers that you had is. Transfer State ZIP Code to you	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	Date trans
transindu Do n M	in 2 years before sferred in the ordinde both outright trace of include gifts and looker. Fill in the detail Person Who Received To Number Street City Person's relationship Person Who Received To The Person	you filed for bankrup nary course of your unsfers and transfers r transfers that you had is. Transfer State ZIP Code to you	business or financial affairs? made as security (such as the granting the already listed on this statement. Description and value of property	of a security interest or mo	ortgage on your prop	perty). Date trans

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	MILAGROS First Name Middle Name	FERNANDEZ Last Namo	Case number (# km	oun)	
are a	a beneficiary? (These are	ed for bankruptcy, did you transf often called asset-protection device	er any property to a self-settled trues.)	st or similar device of v	which you
		Description and va	lue of the property transferred		Date transfer
					was made
N	lame of trust				
ar t 8:	List Certain Financi	the second of th	afe Deposit Boxes, and Storag		;
close Inclu broke	ed, sold, moved, or trans ide checking, savings, m erage houses, pension fu lo	ferred?	ial accounts or instruments held in ccounts; certificates of deposit; sh , and other financial institutions.		
U Y	es. Fill in the details.				
		Last 4 digits of acc	ount number Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance befo closing or transfe
i	Name of Financial Institution	xxxx	Checking	***************************************	\$
	Number Street	······································	☐ Savings		
	wmmber 20eet		☐ Money market		
	reminer Street	·	☐ Money market☐ Brokerage		
	City State	ZIP Code	<u> </u>		
;		ZIP Code XXXX	☐ Brokerage ☐ Other		\$
i	City State Name of Financial Institution	*	☐ Brokerage ☐ Other ☐ Checking ☐ Savings		\$
i	City State	*	Brokerage Cother Checking Savings Money market	<u></u>	\$
i	City State Name of Financial Institution	*	Brokerage Cother Checking Savings Money market Brokerage		\$
; ;	City State Name of Financial Institution	*	Brokerage Cother Checking Savings Money market		\$
. Do yo secui	Name of Financial institution Number Street City State ou now have, or did you I rities, cash, or other valu	XXXX ZIP Code have within 1 year before you file	Brokerage Cother Checking Savings Money market Brokerage	box or other depositor	\$ y for
i. Do yo secui M N	City State Name of Financial Institution Number Street City State ou now have, or did you I rities, cash, or other valu o	XXXX ZIP Code have within 1 year before you file	Brokerage Cother Checking Savings Money market Brokerage Other Other d for bankruptcy, any safe deposit		\$y for Do you still have it?
i. Doyo secui M N	City State Name of Financial Institution Number Street City State ou now have, or did you I rities, cash, or other valu o	ZIP Code have within 1 year before you file ables? Who else had acce	Brokerage Cother Checking Savings Money market Brokerage Other d for bankruptcy, any safe deposit		Do you stil
i. Doyo secul M N	City State Name of Financial Institution Number Street City State ou now have, or did you I rities, cash, or other value of ess. Fill in the details.	ZIP Code have within 1 year before you file	Brokerage Cother Checking Savings Money market Brokerage Other d for bankruptcy, any safe deposit		Do you sti have it?
i. Do yo secui M N	City State Name of Financial Institution Number Street City State ou now have, or did you I rities, cash, or other value of ess. Fill in the details.	ZIP Code have within 1 year before you file ables? Who else had acce	Brokerage Cother Checking Savings Money market Brokerage Other d for bankruptcy, any safe deposit		Do you sti have it?

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Debtor 1	MILAGROS First Name Middle Name	FERNANDEZ Last Name	Case number (if known)	
Ø	No	orage unit or place other than your	home within 1 year before you filed for bankruptcy	R
O,	Yes. Fill in the details.	Who else has or had acc	sess to it? Describe the contents	Do you still have it?
	Name of Storage Facility	Name		□ No
; }	catting or derivation a month	reary		☐ Yes
	Number Street	Number Street		
i i		CityState ZIP Code	:	
Part 9		ZIP Code Ou Hold or Control for Someon	no Elso	
23. Do or l			lude any property you borrowed from, are storing f	or,
0	Yes. Fill in the details.	Where is the property?	Describe the property	Value
4				
	Owner's Name			\$
	Number Street	Number Street		
i i			· ·	
	City State	ZIP Code City	State ZiP Code	
Part 1	10 H2	Environmental Information		
For the	e purpose of Part 10, the folio	wing definitions apply:		
haz	zardous or toxic substances,		ulation concerning pollution, contamination, released, soil, surface water, groundwater, or other medical substances, wastes, or material.	
		, or property as defined under any , or utilize it, including disposal si	environmental law, whether you now own, operate tes.	, of
		hing an environmental law defines pollutant, contaminant, or similar t	as a hazardous waste, hazardous substance, toxic term.	:
Report	t all notices, releases, and pr	oceedings that you know about, re	gardless of when they occurred.	
24. Has	any governmental unit notifi	ied you that you may be liable or p	otentially liable under or in violation of an environm	nental law?
Ø	No			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit	·	***************************************
	Number Street	Number Street		
		City State Z	3P Code	

City

State ZiP Code

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	First Name Mid-	kte Name	Lest	RNANDEZ Name	Case number (a mond	
			_ 				
lave yo	u notified any go	ovemn	nental unit o	f any release of hazardous ma	sterial?		
Z No							
🔲 Yes.	Fill in the detail	is.		te erek karender er kalla i egili elle sek	. etalogia vilologia eta eta eta eta eta eta eta eta eta et	ing services of the following and the first of the con-	
				Governmental unit	Environmental law	, if you know it	Date of notice
					} :		
Nan	ne of site			Governmental unit			**************************************
							j
Num	iber Street			Number Street			
				City State ZIP Cod	9		
City		State	ZIP Code				
						ewiser that	
dave you	u been a party ir	n any ji	udicial or ad	ministrative proceeding unde	r any environmental la	w? Include settlements and o	orders.
Z No							
🛘 Yes.	Fill In the detail	is.					
				Court or agency	Nature of the	Case	Status of the
<i>_</i>					7.00 to 2000		
Case	title		····	Court Name			Pending
				Codit delits			On appea
*******				- Number Street			Conclude
				***************************************	•		
Case	number			- City State Zi	P Code		
nt 11:				iness or Connections to	8 Ba 8		
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MILAGROS FERNANDEZ Case number (# Jone Debtor 1 **Employer Identification number** Describe the nature of the business Do not include Social Security number or ITIN. Parelnoge Name Number Street Dates husiness existed Name of accountant or bookkeeper From To_ ZIP Code 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Ø No Yes. Fill in the details below. Date lesued MM / DD / YYYY Number Street ZIP Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 8/01/2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ₩ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person David C. Szerlag Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).